



Order Filed on December 10,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

800071  
PHELAN HALLINAN DIAMOND & JONES, PC  
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Mt. Laurel, NJ 08054  
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Attorneys for Secured Creditor: JPMORGAN CHASE  
BANK, NATIONAL ASSOCIATION  
UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

In Re:

CARMEN J. FLORES A/K/A CARMEN FLORES

Case No: 17-30193 - JNP

Hearing Date: 02/21/2018

Judge: JERROLD N. POSLUSNY  
JR.

**ORDER RESOLVING OBJECTION TO CONFIRMATION**

The order set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 10, 2018**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**NJID 800071**

PHELAN HALLINAN DIAMOND & JONES, PC

400 Fellowship Road, Suite 100

Mt. Laurel, NJ 08054

856-813-5500

Attorneys for JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE:

CARMEN J. FLORES A/K/A  
CARMEN FLORES

CASE NO. 17-30193 - JNP

CHAPTER 13

Debtor

ORDER RESOLVING  
OBJECTION TO CONFIRMATION

HEARING DATE: 02/21/2018

This Order pertains to the property located at 3243 47TH STREET, PENNSAUKEN, NJ 08109, mortgage account ending with "7070";

THIS MATTER having been brought before the Court by, ANDREW T ARCHER, Esquire attorney for debtor, CARMEN J. FLORES upon the filing of a Chapter 13 Plan, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; substance and entry of the within Order; and for other and good cause shown:

IT IS on the \_\_\_\_\_ day of \_\_\_\_\_, 2018, ORDERED as follows:

1. The debtor's plan is hereby amended to allow **\$1,771.00** to be paid to JPMORGAN CHASE BANK, NATIONAL ASSOCIATION. Said amount reflects that found on JPMORGAN CHASE BANK, NATIONAL ASSOCIATION's Proof of Claim.

2. If required by the Chapter 13 Trustee, Debtor agrees to amend their Chapter 13 Plan post-confirmation to provide for the arrears listed in JPMORGAN CHASE BANK, NATIONAL ASSOCIATION's allowed secured proof of claim.

3. Debtor acknowledges that the monthly post-petition mortgage payment amount is subject to change in accordance with the terms of the note and mortgage.

4. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Carmen Flores  
Debtor

Case No. 17-30193-JNP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db +Carmen Flores, 3243 N. 47th Street, Pennsauken, NJ 08109-2105

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Carmen Flores aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com

Brad J. Spiller on behalf of Debtor Carmen Flores bankruptcy@brennerlawoffice.com,  
aarcher@brennerlawoffice.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com

Jason Brett Schwartz on behalf of Creditor BMW Financial Services NA, LLC  
jschwartz@mesterschwartz.com

John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com

Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
nj.bkecf@fedphe.com

Sherri Jennifer Smith on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10